



Order Filed on September 20,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1

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ASSOCIATION, AS TRUSTEE FOR LEHMAN
XS TRUST MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-12N

In Re:

Maha Adileh

&

Suleiman Adileh,

Debtors.

Case No.: 15-23935 SLM

Chapter: 13

Hearing Date: N/A

Judge: Stacey L. Meisel

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ordered
ORDERED.

DATED: September 20, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Maha Adileh & Suleiman Adileh

Case No.: 15-23935-SLM

Caption: **ORDER APPROVING LOAN MODIFICATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N, holder of a mortgage on real property located at 424 John Street, Saddle Brook, NJ 07663, upon a Motion to Approve Loan Modification Agreement, and for cause shown, it is

1. **ORDERED, ADJUDGED and DECREED** that the Loan Modification attached to the Motion to Approve Loan Modification as Exhibit "A," Docket # 72-1 is hereby approved; and
2. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall withdraw the claim or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and
3. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of the loan modification and all money that would otherwise be paid to the Secured Creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and
4. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the Secured Creditor; and
5. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event the Proof of Claim is withdrawn or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and
6. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order; and
7. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that any Orders adding post-petition mortgage arrears and/or creditor's attorney fees into the Chapter 13 Plan will be amended within thirty (30) days after completion of the loan modification to reflect any amounts capitalized into the loan.